



To: Administrative Control Board

From: Andy Garland, General Manager

Date: February 5, 2026

Subject: Approval of credit card provider from Zions Bank to BILL Divvy

### **Action Requested**

I am recommending approval of the ACB to move our corporate credit card provider from Zions Bank to BILL Divvy.

### **Reason for Change**

- Credit card functionality is the same with each company; however, BILL Divvy has a more robust expense reporting system. The expense reporting system is the main reason I am seeking the change.
- BILL Divvy allows for Virtual Cards for recurring payments that can have specific limits assigned to.
- There are no monthly fees
- The cashback rewards program is similar.